

First-time homebuyers interested in applying for CalHFA mortgage financing and/or down payment assistance should contact one of CalHFA's approved lenders.

Visit www.calhfa.ca.gov or call
1-800-789-2432
to find out more about CalHFA's homeownership programs and to locate a lender in your area.



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**Buying your first home just got
a lot easier.**

INTRODUCING:

*interest
only* **PLUS**
California Housing Finance Agency

ANOTHER GREAT PROGRAM FROM CALHFA

CalHFA's new *interest only* PLUS provides first-time homebuyers even more options. For the first 5 years, the payments are very reasonable. You pay only the interest due, plus taxes and insurance. This will help you qualify for your first home with a loan you can afford.

Better yet, after Year 5 the interest rate stays the same for the rest of the loan, keeping the monthly payments predictable and affordable.

interest only PLUS provides:

- More Flexibility
- More Buying Power
- More Security

It's what you need to buy your first home!

**Call us now to find out more
1-800-789-2432
or visit our web site at www.calhfa.ca.gov**

FOUND



**your first
home with
the help of
CalHFA!**